FINANCIAL AND COMMERCIAL

The Stock Market Firmer and More Encouraging.

GOLD FIRM AT 113 1-4 A 113 1-8.

The Bank Statement-A Loss of Nearly \$4,000,000 in Specie.

MONEY BASY AND GOVERNMENTS FIRM.

WALL STREET, }
SATURDAY, Jan. 30-0 P. M. {
The stock market to-day was stronger and more encouraging to the bull side of speculation than it has been for several weeks. A better feel-ing prevails, although it may prove to be only temporary, and the result of a covering process in a largely oversold condition. It is difficult to see, however, wherein consists the faith of those who are following the leaders, or to base any predictions on speculative movements that are so thoroughly problematical. Still, the fact is not to be lost sight of, that prices have largely declined, that the street, to use a technical word, has been "miked" almost to impoverishment, and that an opportunity is now offered to any bold capitalist to buy and cause advance. The concentration and application of a few millions of dellars would produce such a reaction, and there can be but little question that the influence would be reflected in a healthful way in all departments of trade. The weakness or rottenness of corporations serves a certain purpose in making stocks go down, but damaging facts are of little avail when the determination to make them go up is fortified by active capital.

THE RANGE OF PRICES. Western Union opened at 74, sold up to 74% and down to 73%, and up again to 74%, closing at 74. Rock Island was steady at 103% a 103% a 103% a 103%. The same may be said of Pacific Mail, which sold at 84% a 34% a 34% a 35%, with a close at 35%. St. Paul gained strength, ranging from 36% to 37%, and ending at 37. Lake Shore opened at 75% and was active, but ended at 75%, notwithstanding the announcement of the dissolution of the injunction suit before Judge Tappen, Brooklyn. Atlantic and Pacific Telegraph sold at 25 a 24%. Northwest common opened at 44%, sold down to 43% and ended at 44%. Erie was stendy at 28% a 28%. Hannibal and St. Joseph closed at 21%. Wabash sold at 15% a 15% a 15%. Union Pacific, with a business of 39,000 shares, advanced from 37 to 381/. ending at 381/. Other stocks were comparatively unchanged, and the ductuations will be noticed elsewhere.

to-day amounted to 216,000 shares, which were distributed among the leading lines as follows:-New York Central and Hudson River, 400: Erie. 1,300; Lake Shore, 34,400; Cleveland and Pittsburg, 400; Northwestern, 18,400; do. preferred, 200; Rock Island, 1,700; Pacific Mail, 8,100; St. Paul, 5,400; do. preferred, 100; Ohios, 11,300; Western Union, 76,100; Wabash, 5,100; Union Paoide, 39,700.

HIGHEST AND LOWEST PRICES. The following table shows the opening, highest

and lowest prices of the day:-		
Opening.	Highest.	Lourest.
New York Central10234	10236	102
Erie 2832	28%	2834
Lake Shore 75	7534	7432
Wabash 1514	15%	1534
Northwestern 4414	4434	4356
Northwestern preferred 57 16	57.14	57 16
Rock Island 103%	103%	193%
Pittsburg 91%	91%	9136
St. Paul 3674	3734	3634
St. Paul preferred 57 %	5734	5734
Ohio and Mississippi 2734	28	27
New Jersey Central107	10734	107
Del, Lack and Western 10814	10836	10834
Union Pacific 37	3814	37
C., C. and I. C 834	8%	834
Western Union 74	7434	7834
Atlantic and Pacine Tel 25	25	2434
Pacific Mail 34 1/2	35 14	3436
Panama111	11134	111
ADVANCE AND DECLI	NR.	
and and buon		

these of yesterday show the following changes:— ADVANCE.—Atlantic and Pacific preferred, 5; Delaware and Lackawanna, 5; Hannibal and St. Joseph, %; Northwestern common, %; Onio and Mississippi, %; Pacific thatl, %; Wabash, %; Union Pacific, 14; Western Union, %; gold, %.
DECLINE.—Lake Shore, %.

The stocks that remained steady were New York Central, O., C. and L. C., Erie, Harlem, Panama, Quicksilver. Rock Island, St. Paul, Atlantic and Pacific Telegraph, Canton and Northwestern pre-

THE BANK STATEMENT.

The bank statement shows a reduction in surus reserve of \$2,534,700, the banks now holding \$15,994,400 lawful money above legal requirement, sgainst \$18,529,100 last week. The loss in reserve was caused by the falling off in specie, the legal tender average having risen \$1 031,000. The fol-

Differences. Inc. \$1,124,300 Dec. .3,804,600 Inc. .1,031,000 Dec. . 955,600 Dec. . 351,700 Specie ... 20,965,200 17,180,600 legal tend's 56,830,600 57,851,600 Deposits. 23,146,800 238,191,200 Circulation. 24,153,500 23,801,800 The following shows the relations between the total reserve and the total liabilities:-

Fot, reserve \$77,815,800 \$75,042,200 Dec. \$2,773,600 Reserve required agradoposites. 59,286,700 59,047.800

deposits.. Ee Exc's of re-serve ab'v legal re-quirements 18,529,100 15,994,400 Dec. 2,534,700

THE POREIGN MARKET.

Late London cable advices report that the amount of bullion withdrawn from the Bank of England on balance to-day is £91,000. Pari rentes, 62f. 95c. Consols, for money, 92% a 92% for the account, 92% a 92%. Erie, preferred, 4 United States bonds, 1865's, old, 108; 1867's, 108 ten-forties, 104%.

opened at 112%, but advanced to 113% and clos at 113%. The rates paid for carrying were 2, 1 and 1 per cent. The undertone in favor of highe prices is well established. All concurrent fact appear to favor an upward movement, and is doubtless a knowledge of these that gives conf dence to those who are buying with a view to

rise in the near future.

CLEARING HOUSE STATEMENT.

Currency exchanges. \$66,716,80
Currency balances. 3,016,10
Gold exchanges. 4,935,04
 Gold balances.
 \$1,664,81

 Currency balances.
 1,836,17

 Gross clearances.
 62,326,00
 The specie shipment to-day was only \$75,658.

THE MONEY MARKET. Money on call loans was offered at 2% and 3 pe cent. Commercial paper is without change Poreign exchange was quiet but firm. Prim nominal rates, 4.87 a 4.89%; selling rates, 4.86% 4.86%, and 4.89 a 4.89%. Continental firm. Reich

marks, 96% and 96%. Cables, 97. Prime Paris 5.13% and 5.10%. THE UNITED STATES TREASURY.

The receipts from customs to-day were \$258,000 Internal revenue receipts to-day, \$250,000. Th Treasury operations for the week at the New Yor office included the disbursement of \$1,030,000 go for interest, \$574,000 in redemption of five-twent bonds and the receipt of \$1,870,000 for custom The Treasury holds \$385,350,000 in bonds to secur the national bank circulation and \$16,500,000 secure public deposits. National bank circulation outstanding, \$347,700,000, of which \$2,350,000 at gold notes. Total internal revenue receipts for the month, \$8,600,000. National bank notes received for redemption to-day, \$670,000. The Assistant Treasurer paid out to-day \$110,000 on 12 Mich Can ER be 3 78

account of interest and \$49,000 in redemption five-twenty bonds.

Government bonds were firm on an active bu ness. The following were the latest quot tions:-United States currency sixes, 119% a 12 do. do., 1881, registered, 119% a 119%; do. do. do coupon, 119% a 119%; do. five-twenties, 1862, restered, 115% a 115%; do. do., do., coupon, 115% 115%; do. do., 1864, registered, 117% a 117%; do. do., coupon. 117% a 117%; do. do., 1865, registere 119% a 119%; do. do., do., coupon, 119% a 119%; do. do., do., new, registered, 118% a 118%; do. do. do., do., coupon, 118% a 118%; do. do., 1867, regis tered, 119% a 119%; do. do., do., coupon, 119%; 119%; do. do., 1868, registered, 119% a 119%; do., do., coupon, 119% a 120; ten-forties, registered, 116% a 116%; do. do., coupon, 116% a 116%; do. do. fives, 1881, registered, 114% a 114%; do. do., coupon, 110% a 116.

RAILROAD BONDS.
RAILROAD BONDS.
Railroad bonds were dull, but firm in the la
afternoon dealings. Central Pacifics brought 96 and Union Pacific firsts 93. Union sinking fun advanced from 81 to 81%, and at the close 81 was freely bid. A sale of Burlington, Ced Rapids and Minnesota firsts was reported at 4 Wabash seconds advanced to 53% and St. Lot

division to 59%.

BANK SHARRS AND SOUTHERN BONDS were comparatively neglected. The latter a evidently obedient to the uncertainties which tach to the political situation, and it is not e pected that any important movement will ta place in them until a change occurs that is calc lated to elicit confidence.

MEMORANDA.
The directors of the Lilinois Central Rairos Company announce a more satisfactory net resu from the traffic in 1874 than for several years pr vious. Interest on debt and dividends of 8 pe cent on shares have been derived from traff count, \$413.610 20; dividends, \$2.165,633 89; leaving to credit of income account, \$106,218. This concludes the first year of working freight sont by rail from Cairo. The bulk of the freight from Cairo is directed by rail, and is leaving the river The Southern lines are scantily supplied with roing stock. In spite of all drawbacks the traffic gaining. Cairo is now the centre of an establish traje to and from the South, chiefly tributary our line, which is more direct than any other. advantage of this rail communication over the New Orleans lines seems well assured. The priment of the redemption bonds, which mate April 1, has been provided for by the sale £500,000 of twenty-year bonds bearing interest rails have been purchased, making 10,000 tons be laid in the spring. The working stock of su plies, including 5,000 tons of steel rails on hand the state of the steel rails on hand the state of the steel rails on the steel rails of the steel rails on the steel rails of the ste \$1,949,574. The debt of this company on April 1875, will be \$2,500,000, six per cent curren-bonds, due in 1890; £500,000 (\$2,500,000) six p cent sterling bonds, due in 1895, and £958,400 (\$4,792,000) five per cent bonds, due in 1903; and it bolds \$4,842,000 of New Orleans, St. Louis and Chicago ratirond bonds to offset the five per cents. The amount of share capital and six per cent debt is \$34,000,000. At the close of 1864 the sum of the share capital and the debt was \$34,209,110. Meanwhile \$6,489,880 has been added to the property in outlays on the road and plant. The annual meeting of the shareholders will be held the last Wednesday in May. The general balance sheet snows:-Permanent expenditures in Illinois and Iowa, \$36,165,290; working stock of supplies, \$1,117,892; gold bonds of New York and New Orleans line, assets in sinking fund against Illinois Central five per cent bond, \$4,842,000; cash assets, \$1.940,574 53; miscellaneous assets, \$446,038 80; total, \$44,511,826 91. Shares, \$29,000,000; bonds, \$9,842,030; surplus, exclusive of 299,065.85 acres of land and \$1,007,509 78; land notes, \$5,473,608 12; surplus income of 1874, \$196,218 79. Total, \$44,511,526 91.

As a part of the process of resumption the fact may be noted that a bill has been introduced in the New York Legislature "providing for resuming specie payments in New York on and after January 1, 1879, by providing that the Stafe tax shall be collected in gold, gold certificates or national bank notes redeemable in gold, and all contracts payable in the State, but not in specified

The bill is with the Finance Committee.

The President of the Toledo and Wabash Railroad efficially announces that, owing to diminished earnings and its floating debt, the company is unable to meet the interest failing due February 1. The first mortgage bondholders are asked to fund seven per cent interest; the Decatur and East St. Louis bondholders one and a bail year's pons, and the floating debt creditors are asked A .- STOCK PRIVILEGES ON ALL THE ACTIVE to extend their debt tweive, fifteen and

NEW YORK STOCK EXCHANGE SALES

SATURDAY, Jan. 30, 1875. BEFORE CALL-10 A. M. BEFORE CALL—10 A. 1
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HAVANA MARKETS.

HAVANA, Jan. 29, 1875.

Bxchange active: on the United States, sixty days, currency, 82 a 83 premium; short aght do., 82 a 80 premium 60 days, gold, 107 a 108 premium; short sight do., 169 a 110 premium; on London, 132 a 135 premium on Paris, 101 a 102 premium. Sugar steady; No. 12 Dutch standard, 15% a 16 reals per acrobe.

EUROPEAN MARKET. LONDON PRODUCE MARKET-LONDON, Jan. 30-Evening. -Spirits turpentine, 26s. 6d. a 25s. 9d. per cwt.

A. -STOCK PRIVILEGES ON MEMBERS STOCK A. Exchange. Puts or Calls. \$100; Double Privileges, \$150 to \$350. Market active, affording chances for good profits daily, especially on double privileges. Send for circular. HAZARD & MONTAGUE, No. 6 Broad street. A LEXANDER FROTHINGHAM & CO., BANKERS A 12 Wall street, purchase and sell stock Privileges on all the active stocks at the Exchange. Buring the last thirty days on a declining market, Put Privileges sold by us have paid five to ten times their cost in profile. Stocks now being exceedingly low, a Call Privilege will secure the advance for the next thirty days. Address, for explanatory statements and quotation prices, ALEX. FRUTHINGHAM & CO., Bankors, 12 Wall street, New York.

A . PARTIES IN EMBARRAS BD CIRCUMSTANCES A LADY WISHES SOME ONE TO LOAND HER \$500 on a pair of solitaire Earrings for a couple of months. Address WANT, box 139 Herall office.

A. class improved Property in the Twenty fourth ward.

Ward. Tremont, I wenty-fourth ward.

A. -MONEY TO LOAN on approved collaterals. W. H. WEEKS, Banker, 178 Broadway.

A -TRUST, PRIVATE AND INSTITUTION PUNDS
A to loan on New York and Blooklyn improved property, \$5,000 and upwards, without bonus; also for other property. Principlais desiring to borrow or invest apply to WM. H. HAYES & SON, 86 Cedar street.

call on any stock gives the holder as many advantages as though he had made an actual purchase of the stock. yet there is no liability beyond the amount paid for the "call;" there is no interest to pay, and the stock is controlled for thirty days without margin.

This system of operating is fully explained in a pamtions showing how small risks formation and illustrations showing how small risks yierge profits, sent tree to all who desire to speculate.

TUMBKLOGE & CO., Bankers and Brokers,
No. 2 Wall street, New York.

A. -WANTED, \$20,000 ON SECOND MORTGAGES; security ample; money wanted to complete im-provements; will take it by instalments and pay very liberal bounce. C.-S. PEGS. & O.D., 181 Firth avenue. A SUM OF \$50,000 AND ONE OF \$20,000 TO LOAN On New York improved Property; also money ready to buy a lew good Mortgages.

C. FECK & CO., 181 First avenue. A. -MONEY LOANED PROMPTLY ON MORTGAGE; Mortgages cashed; Stocks, Bonds, Real Estate, Furniture, &c., soid by suction. V. R. STEVENSON, Jr., Il Pine street, or 31 East Seventeenth street.

A --BTOOK EXCHANGE PRIVILEGES NEGOTIated. Puts or calls, \$100; double privileges (at
market, \$150 to \$30; spreads, \$50 to \$20 per 100 shares,
cend for pamphlet. How Money is Lost and Made in
Wall street." Mailed to any address.
LAPSLEY & BAZLEY, Brokers, 74 Broadway.

AT EKASONABLE RATES-MONEY ON LIPE AND A Endownent Insurance Policies, Mortgages and other Securities. Insurance of all kinds effected with best companies. J. J. HABRICH & CO., 117 Broadway. AT REASONABLE RATES—\$30,000 TO ADVANCE ON Securities, Life Policies, Furniture, Planos, Diamonds and general Merchandise; Storage; Second Mort gages cashed; Sterway Plano tor sale.

_AMSS CAGNEY, 531 Hudson street.

A BANKING HOUSE REQUIRES FIRST MORTGAGES in New bork or Brooklyn to the amount of \$167,000, which they hold for investment on European account address MORTGAGE, box 19 Post office, New York. NY AMOUNT, PROM \$2,500 TO \$100,000, TO LOAN A on city and commun.

Mortrages; Real Estate and Securities bought, soid aim
exchanged.

JACOB V. D. WYCKOPF, 64 and 66 Broadway.

A LADY WOULD LIKE TO MEET WITH AN HON. A orable gentleman who would loan her a small amount of money on easy terms, with security. Address, in confidence, S. S., Herald Uptown Branch office. A -\$2,800 AND \$3,250 GILT EDGE PURCHASE money second mortrages for sale; about five months firsts; \$7,000 four years; principals only. Owner, LICHTENSTEIN, 146 East Forty-fourth street.

BANK BLANKS, SLIPS, BILLS, RECEIPTS, NOTE Headings and every kind of Printing suitable for banks, bankers, brokers and financial companies promptly furnished, at the METROPOLITAN PRINTING ESTABLISHMENT, No. 218 Brondway.

COMMERCIAL PAPER WM. H. WEEKS, Banker, 178 Brondway.

DELAWARE, LACKAWANNA AND WESTERN Railroad Company, 26 Exchange place.—New bonds of this company, 26 Exchange place.—New bonds of this company, due April 1, 1874, will, upon presentation and surrender thereof at this office, receiped payment therefor at par, with the accumulated interest, These bonds will bear no interest after their maturity.

A. J. ODELLI, Treasurer.

DRUGGISTS IN PROMINENT LOCATIONS MAKING a feature of Dr. HALL'S Bronchialine will be advertised. It is the best remedy known for colds and coughs. Retails 50c. Office 59 Cedar street. EQUITARLE SAVINGS INSTITUTION, corner Sixth avenue and Twelfth street.

Money deposited at any time will commence to drainterest on the first day of the following month.

Interest paid January 1, 1875, at the rate of SEVEN FER CENT FER ANNUM.

JOHN E. DE WITT, President.

GRORGE C. WALDO, Secretary. EXECUTOR'S FUNDS OF \$35,000 TO LOAN, ON New York, Brooklyn, Westchester and New Jersey property; also funds to buy second and leasehold Morigages. Apply to Attorney, 42 Pine street, room 16. FOR SALE-250 SHARES PANOCHE GRANDE (THE McGarrahan claim) Quickeliver Mining Company of California. Direct bids to T. C., box 219 Heraid office COOD CHATTEL MORTGAGE, PURCHASE MONEY \$2,400, one year, for sale at liberal discount; mortgage guaranteed by responsible party; furniture valued at \$15,000.

JOHN S. PIERCE, 106 BROADWAY, LOANS MONEY without bonus on approved real estate in New York and vicinity; also purchases Merigages at lewest rates. M ONKY.—LEVI COOK. 111 BROADWAY, ECOM B. has \$78,031 to lean, without bonus, on city or Brook lyn Property; also first and second Mortgages bought and sold.

MONRY TO LOAN—ON ROND AND MORTGAGE-Leasebolt and Second Mortgages cashed. HINE, COLE & CHAY, 356 Sixta avenue. MONRY READY TO LOAN-WITHOUT BONUS, ON city improved or unimproved Property; also on Brooklyn. Principals only should leave their applications with Mr. KAMPINJ, 77 Order street. MONEY TO LOAN—IN LARGE SUMS, ON NEW York city Improved Property; District of Columbia 3-65 Bonds wanted. J. C. CLENTON, 49 East Righteenth street.

M Form

3-66 Bouds wanten

J. C. CLINTOR,

N JETS ON OFF 65,

Jersey City 65,

Long Island City 7s,

Cincumsul City 7s,

St. Louis County Gold 6's

St. Louis C

PARTIES HAVING SHORT TIME, PRIME MERCAN, the Notes to sell at a bargain, apply to E. M. STACK, POLE & CO., is Vesey street.

SECURITY SAVINGS BANK,
corner Thirty fourth street and Third avenue.
Money deposited on or before February 1 will draw interest from that date. D. D. T. MASSHALL, President.
WM. W. BANKS, Secretary.

THER HERALD ALMANAC, 1875.

This special interest in its financial tables for the banker, the broker, the merchant and the capitains, and for all having transactions in connection with the money marts and exchanges of the commercial metropolis of the country. These tables are compiled from authentic data only, and for ready and reliable reference are invaluable. They give daily quotations in government securities in the New York and London Markets; Daily Quotations in the Frincipal Railway stock in the New York and London Markets; Daily Pluctuations in Consols; the Price of Gold for New York and Hondon Markets; Daily Quotations in Cotton, &c., &c. Its financial tables present a compendium of minimation so accurate and important that it has become a recognized authority as a work of reference in monetary circles.

Chily Eccuric, Fostage free. Address HERALD ALMANAC, New York city.

TRUST BUNDS TO LOAN ON GOOD PIRST CLASS City Property. PHILLIPS & CO., 42 Pine street, New York. TRUST FUND OF \$150,000 TO LOAN-WITHOUT bonus, on city or Brooklyn Property. Parties desiring loans will save themselves time and expense by making early application to O. G. BENNET, Ill Broadway, room B.

WANTED-BONDS OF CITIES IN THE STATE OF New York. PERKINS, LIVINGSTON, POST & CO., 59 Liberty street, New York. WANTED ISMEDIATELY-\$2,000. FOR FOUR months, as a trust; bouns \$100 or more and 12 per cent interest per annum; references first class; life is insured. Address TRUST, box 122 Heraid office. WANTED-\$15,000 ON BOND AND MORTGAGE, eighty facres Land, ten miles from city; worth double the amount. Apply at 175 Broadway, rear basemont office.

W ANTED-AT A REASONABLE DISCOUNT, TWO or three First Mortgages upon Brooklyn property, for about \$2,500 or \$3,000 cach. Address STURGES, Horald office. WANTED.—I WILL FURNISH GOOD BOARD.
Room and fuel (first class house) to one person for
the use of \$640 and thoroughly secure that amount
Address 0.48H WANTED, station D.

WANTED-IMMEDIATELY \$500, POR WHICH A NICE furnished Room and first class Board will be given for one year to a gentleman; house and location unexceptionable, Address Brs. C. J., Station H.

\$100. -NICELY FURNISHED FRONT PARLOR stone house, near Central Park, will be given for the loan of \$100, with security; avery convenience. Address SECURITY, box 170 Heratd office. \$1.000 Is REQUIRED AS MARGIN FOR 100 Privilege," 60 days, which will control 200 shares of stock and limit the loss.

LAPSLAY & BAZLEY, Brokers, 74 Broadway.

\$1.000 WANTED FOR A FEW MONTHS, FOR class security given. Address A. H. C., box 152 Beraid office. \$10,000 - ESTATE MONRY, TO LOAN, IN SUMS New York or Brooklyn. Brokers need not answer. Address PERMANENT INVESTMENT, box 207 Herald office.

\$15.000 WANTED-FOR FIVE OR TEN YEARS, on First Mortgage on Leasehold Property worth double the money. Principals address LEASHIOLD, box 119 Herald office.

\$8.000 to LOAN-ON IMPROVED PROPERTY IN New York city, without bonus. Address M. MITCHELL, 24 Pine street. \$52.000 TO LOAN-ON NEW YORK, BROOK, sums to suit. Apply to M. MITCHELL, 24 Pine street.

\$100.000 TO LOAN-ON CITY REAL ESTATE, in sums of \$5,000 and upward, for a term of years, without bonus. Only principals apply to N. M. Paynell, No. 302 Broadway, corner Duane street, room L. Also Second Mortgages cashed.

\$195,000 TO LOAN-ON BOND AND MORT. RICHARD V. HARNETT, III Broadway, room F, basement. \$250.000 TO LOAN ON NEW YORK AND ond Mortgages bought by ETHAN A ALLEN 2 CO., No.

\$500.000 TO LOAN—ON STOCKS, BONDS, Notes, Mortgages and other valuable Securities, in sums to suit; also cash to buy the same.
PAUL P. TODD, 55 Liberty street.

COPARTNERSHIPS.

A LEXANDER HARGREAVES BROWN, OF RICH-mond Hill, near Liverpool, and John Edgar John-son, of New York, have this day been admitted partners in our houses in this country and England. BROWN BROTHERS & OO.

NOTICE IS HEREBY GIVEN-THAT THE PART nership subsisting between albert R. Coc. Marcus W. Adams and B. Leroy Stevens, under the firm and name of Coc. Adams & Stevens, for manufacturing fine jewelry, expired on the Zith day of January, 1873, by mutual consent and by limitation. All debts owing to the said partnership are to be received by and all those due from the same discharged at their office. No. 9 Maiden lane, New York, or at the factory, No. 97 Garden stree, Newark, N. J., where the business will be continued by the said Albert B. Coc and B. Leroy Suevens, and under the firm name of Coc & Stevens.

MARCUS W. ADAMS.

Dated Jan. Zi, 1875.

NEW FIRMS WILL FIND THE METROPOLITAN PRINTING ESTABLISHMENT, No. 218 Broadway, an excellent place to have their Printing done with prompness, neatness and cheapness.

BUSINESS OPPORTUNITIES. PARTNER WANTED-WITH \$2,000 TO \$3,000 capital, for a manufacturing business. Address M.

A PARTNER WANTED, WITH \$5,000 TO \$10,000-IN a good manufacturing business, to take charge of books, &c.; satisfactory interest in the business will be allowed. Address is, b. J. L. Herald office.

A PARTNEE WANTED-WITH \$500, IN A MANU-facturing business, paying over 200 per cent profits or corders strictly for cash, partles investing having full control. Address BARNUM, box 140 Herald office.

A LADY WANTS TO BORROW 8500 OR \$1,000 ON chattel mortgage, or will admit a lady or genuteman to partnership in a lucrative outliness, averaging from \$5,000 to \$7,000 annually. Address L. A., Herald Brooklyn Branch office.

A PARTNER WANTED-FOR A WELL ESTAB-lished wholesale fancy goods business: \$2,000 to \$1,000 capital required. Address J. L. B., Heraid office.

A .-MORTGAGES FORECLOSED, OPEN ACCOUNTS
A and all legal business prosecuted by an experienced
attorney, without charge unless successful; excellent
references from cheuta. Address LAWYER, box 2422
Post office. AN INTEREST IN THREE VALUABLE PATENTS will be sold to a practical man who can manage the business of manufacturing. Apply at 39 Dey street, fourth floor.

A .- \$10,000 FIRST MORTGAGE (BUNNING THREE A years for sale, on nearby Jersey Property worth 1835,000. Address ALEXANDER, Heraid office, appointing interriew and stating discount expected; none others noticed.

A GOOD CHANCE FOR A MAN WITH A SMALL capital—An old established Liquor Store, doing a good business, will be sold very reasonable; two first class Shuffleboards on premises. Inquire at 4.9 West Thirty-flith street.

A ROLD ESTABLISHED DRESSMAKING RUSI.

NEMETRS. 755 Broadway.

A RESPECTABLE YOUNG MAN, WITH \$3,000 TO forming. Adures, with full name, box 1,251 Post office, New York.

AN ACTIVE PARTNER, WITH ABOUT \$20,000 house, to take the place of one retiring more capital being necessary. For particulars please address IM-PORTER, Herald office.

A good Business Manager Wanted-in A stock company; \$3,000 to \$3,000 required; investment safe and pay good. Address B., box 106 Herald office. COMPETENT, STRADY, RELIABLE, PRACTICAL A COMPETENT, STRADY, RELIABLE, PRACTICAL printer desires to purchase the whole of or a interest in or will take the management of a first class Job Office, will take salary in trade: references; state particulars. Address W., box 162 Herald office.

A.—ADDITIONAL CAPITAL PROCURED FOR merchants, manufacturers and others; Mining Interests, &c., negotiated; Real Estate Exchanged for Business. Fersons with capital seeking business advised of approved opportunities. Reterences—thomas & Benham, Froduce Commission, 10 Broad street; Pelletreau & Rayner, Lithographers and Printers, 35 vessy street, &c. (RIGOS & CARLETON, Financial and Business Brokers, 98 Broadway.

A RARE CHANCE TO THE RIGHT PARTY.—ONE of the best Eating and Oyster Houses in this city on Fulton street, will sell one half or the whole; sale positive on account of other business. Particulars of H. W. WOODRUFF. 37 Mortia awang, Grooklys.

BUSINESS OPPORTUNITIES.

A BUSINESS MAN WASTED—WITH ABOUT \$2,000 aspital, in a sale and profitable business, where money can be made in a resisetable manner. None but those seeking a legitimate business seed address, with full name, G. A. B., Herald office.

A TTENTION.—WANTED, FROM \$12,000 TO \$12,000 in the very special affair; nothing more profitable in the whole country; a man connected with the blasting business preferred. Address SPECIALTY, Heroid office.

A MANUFACTURER OF LADIES WARE, WITH A an excellent established wholesale trade, would take a partner with Situ00 to Sit.00 to financial position; profits average 30 per ceut; answers with real name and address only noticed. PRINCIPAL.

308 West Twenty-third street.

A YOUNG MAN, WITH \$500 TO INVEST, CAN HAVE a good situation, with the prospect of a partner, in a first class business. Address A. B., Heraid Brooklyn Branch office.

A BUSINESS MAN WHO CAN ADVANCE \$5,000, ON acceptable security, may obtain large returns and a salary of \$2,000. Address RELIABLE, box 233 Heraid office.

BREWERY.—THE BREWERY NOS. 145 TO 129 EAST
Forty second street, near Grand Central depot; capacity 225 barrels per day; fully equipped with casks and all appartenances; the building held under a tavorable lease, will be sold at a nominal price, as the proprietor is obliged to relimquish the business on account of impaired health. Apply on the premises.

BARGAIN FOR YOUNG SURVEYORS.—FOR SALE!
a well established Office; located for five years in
a most conspicuous building; whole outfly Gatekpole's
instruments and a valuable collection of maps are incituded in the moderate price; cash only; the closest investigation will be courted. Address box 159 Post office,
Elizabeth, N. J.

FOR SALE—AN INDIA RURBER PACTORY. INcluding or excluding Beal Estate; all facilities for thard and soft rubber to work to advantage or will exchange for improved city seal Estate. Address HENRY B MAIRK, 508 East broadway.

FOR SALE—A SMALL CITY HOTEL, PART CASH, part good securities required; first rare location and custom; excellent business; proprietor cannot attend to to having other business. Address O. J. H., heraid office.

FOR SALE—A WHOLE OR BALP INTEREST IN the best ladies' and gent's Restaurant up town doing a good business: none but principals need apply call on sounday or Monday at 119 West Thirty-dris street

FINE BROADWAY PATENT OFFICE, NEATLY PUR-nished, for sale cheap. Wanted—A licalth Lifting Machine and some glass Partition. Call at 34 Broadway, room 8.

Machine and some glass Partition. Can be a productly, room 8.

The tween Thirty-first and Thirty-second streets (next to Heraid Uptown Branch office); rent \$1,300 cach. Apply to jamitor, 1,267 Broadway.

FINEST EIGHTH AVENUR CORNER SAMPLE Room for sale; business good; owner leaving the city. Inquire of JOHN BRANIGAN, 897 Eighth avenue or SLADE, BRUNDAGE & CO., 31 Union square.

WANT A PARTNER, WITH COMMON SENSE AND \$6,000 to \$10,000; beginness long established, pleasant and profitable; musical person preferred. Address COMMON SENSE, box 568 Fost office.

WANT TO INVEST IN LEGITIMATE BUSINESS, with services, to begin small; if satisfactory will furwith services, to begin small; if satisfactory will fur nish requisite amount to enlarge. Address stateing par-ticulars, nature of business. &c., box 221 lierald office. WILL SELL THE WHOLE PATENT, ALL COM-

I plete for a few hundred dollars, of a good liftle arti-cle that will sell anywhere, at all times, at 600 per cent profit; examine samples. REED, 336 Broadway, office 35. IMPORTANT TO MANUFACTURERS OF SALABLE articles or patents.—Manufacturers can have their goods introduced throughout the United States by a reliable and responsible down down firm, Address QUICK, Herald Uptown Branch office.

OFFICIAL POSITION IS OFFERED A CAPITALIST, with \$50,000, in one of the most desirable manufac-

With \$9,000, in one of the most desirable manufac-turing concerns, it is find in the country, in bit opera-tion and with a spid y increased whethers: association mackeptionable and capital only required to increase producing capacity. Apply to GRIGGS & CARLETON, 98 Broadway. PARTNER WANTED-WITH \$10,000. IN A MANU-facturing business; over \$6,000 worth of orders to start on; business first class and well established. Ad-dress N. A. B. Heraid office.

PARTNER WANTED—BY A GENTLEMAN WHO HAS been for past 15 years in produce commission business, and has now a large trade. One who can furnish an equal amount of capital and has a knowledge of the business address W., box 191 Herald office.

PARTNER WANTED—WITH \$3,000 OR MORE, IN A sate jobbing, shipping and smoking branch of the provision trace. Address, stating where to be seen, LIVERPOOL, box III Herald office. PARTNER WANTED—WITH A CAPITAL OF PROM \$6,000 to \$12,000, in a manufacturing business, established for 18 years and enoying a first class reputation. A man of thorough business capacity, strict integrity and willing to work along, may address AUTIVE, box 113 Herald office.

PARTNER WANTED—A MAN OF GOOD BUSINESS capacity, in well established retail business or the same for sale. Address H. F., station ii. DARTNER WANTED-TO MANUFACTURE PATENT I hardware articles in extensive daily use and constant demand; the first year's business will more than triple the capital required after paying all expenses. Address box 3,751 New York Post office.

PARTNER WANTED-WITH CAPITAL, FOR A STA-ple article, secured by United States patent Ad-dress X. X., box 120 Herald office. PARTNER WANTED—A YOUNG MAN, WITH CITY acquaintance and willing to travel in a custom shirt manufacturing business; half interest will be given; small capital required. Apply to A. F. MACKNAZIE, 745 sixth avenue.

745 Sixth avenue.

PARE CHANCE.—THE MOST COMPLETE AND pleasant small Hotel Business up town, on Broadway: always full; best class of trade; long lease at low rental; completely furnished; a perfect little mint; will be sold on easy terms to responsible party, or exchanged for free and clear city House worth \$16,000. Apply to E. M. STACKPOLE & CO., Auctioneers, 16 Vesey street. OUSTANTIAL BUSINESS MEN OF CAPITAL, WHO are looking for a high-toned business, are respectually solicited to call on the undersigned and investigate a new enterprise of large magnitude and one of the highest respectability.

No. ? Wasren street, room 5.

No. 7 Wasren street, room 3.

CPECIALTY WANTED—\$1,000, WELL SECURED, IN
Song manufacturing business: \$10,000 invested; will
divide liberally; contract profit several hundred weekly;
also foreman an interest. Address EMERGENT, Herald
office.

CCHOOLS, OFFICES, &C.—FINE NEW ROOMS IN D building 1,267 Broadway, between Thirty-first and Thirty-second streets, suitable for schools, offices, &c. Apply to Janutor, 1,267 Broadway. TEAM PLASH ENGINE, NEW INVENTION, FOR

TO PHYSICIANS.—A FINE GENERAL PRACTICE, yielding about \$15,000 per annum, is offered for sale; price \$10,04, one-half cash, balance by instalments. For particulars address CHABLES S. HAWES, 119 Maiden lane, New York.

THE ADVERTISER WILL INVEST \$1.000 IN A legitimate, established business; security required. Address, stating nature of business, E. E., box 213 nerald office. THE LABOR OF 250 BOYS, AGE 13 TO 18, IN THE House of Refuge, andall's Island, is offered for contract. Address the SUPERINTENDENT, at the House. Ferry toot of 119th street.

WANTED-A PARTNER WHO CAN FURNISH lines and upholsery goods trade. Address BUSINESS, box 123 Herald office. WANTED—A PARTNER, WITH FROM \$7,000 TO \$9,000 cash capital, to extend a well established paying business protected by patent; profits are now \$3,000 to \$4,000 to may be brought to \$12,000 or \$15,000, by adding funds and increasing business, for which the custom is unlimited. Address, giving full name, C. R. C., box 182 Herald office.

WANTED-A PARTNER, WITH \$5,000 TO \$10,000 glassware house. Address FRENCH CHINA, Herald office.

\$500 WILL PURCHASE A HALF INTEREST IN a well established meat and poultry business mear Washington Markot; trade strictly cash and requires but little capital. None but principals need address E, 92 Barclay strock.

\$1.500 WILL SECURE AN INTEREST IN A very pleasant legitimate cash business; yielding a large daily income. Apply, from 12 to 4 P. M., at 50 Broad street, room 7.

\$2.000 WANTED-TO EXTEND AN ESTAB-profits are over 150 per cent; a satisfactory interest will be given by addressing, appointing interview, B. B., box 119 Heraid office. \$3.000 to \$5,000.—PARTNER WANTED TO MANsold to the wholesale dry goods, notion and millinery
trade; profits large, can be increased to any amount
Apply to G., 639 Broadway, fourth ioft.

\$4,000; -WANTED, A PARTNER WITH AROVE legitimate cash business, established 1862; cettod \$10,000 aast year. Address box 666 Fost office, Oberlin, Ohio. \$4.000 TO \$5.00).—FOR SALE, A BUSINESS, wholesale, profitable and safe. Those wishing one such address IMM. DIATE, box 228 Herald office.

\$5.000 WANTED-IN A LEGITIMATE AND production of the particulars given. Address SAMANA, Herald office. \$5.000. -FOR SALE, VERY VALUABLE PATENT large demand; will net & per cent Address D., statuon D.

5.000 ORIGINAL AGENTS' LETTERS OF JULY addresses. Address LETTERS, Herald office.

\$10.000 WANTED-BY ONE OR MORE GENprocure half interest in three of the best patient medicines
in this country, or I give will one-twentieth the profits
and the interest on money to any one who will loan me
the money for five years on satisfactory reference. Address CONFIDENTIAL, box 119 Herald office.

\$12.000).—THE ADVERTISER, THOROUGHLY profitable manufacturing business, desires an associate with cash capital; details at personal interview only; anonymous replies not noticed. Address GENUINE, 1992, 207 Herald office.

\$300.000. A GENTLEMAN ABOUT CHANG-plating the above investment of the plating the above investment of the count, loan and foreign extrange business, theires to interest a suitable party of the count of the capital, with ability to assume, the active management of the ussiness. Address, with particulars ARRCHANT, box 2,00 Post office.

AMERICAN INSTITUTE

ANSWER OF THE BOARD OF MANAGERS AND DI-RECTORS TO PROPERSOR CHANDLER'S CHARGES.

RECTORS TO PROPESSOE CHANDLER'S CHARGES.

ASSURICAN INSTITUTE, NAW YORE, Jan. 29, 1875.

Professor C. F. CHANDLER:—
DEAR SHE—Your letter, tendering your resignation as a Director of this institute, has been received.

The course you have so suddenly adopted has filled as with surface and regret, not alone because the institute will no longer have your advice and assistance, but in course you have no assistance but in course with the service of your friend who represents the article called me aline.

If, as you assert, any complyracy has existed for the purpose of influencing the Board of Managers or the Board of Direction in the award sought to be granted for it as an exhibit, the conspiracy has been between yourself and the Metaline Company. Sarly in the exhibition, as we now learn, you approached members of the Board of Managers of the firm of the purpose of influencing the serious list merica, and stated that he company would be an apphoant for the great medal of the american institute. This medal is awarded under the following bylaw, viz.:—

THE GIRCH EMPAL OF THE AMERICAN INSTITUTE.

"This medal (of gold) is to be awarded only to the discovers or inventior of a machine, product or process, which shall have been proved by long continued operation and practical adaption to be so important in its use or application as virtually to supplant every article or process previously used for accomplishing the same surpose.

or application as virtually to suppliant every article or process previously used for accomplishing the same surpose:

"it can be awarded only by ten affirmative votes at a meeting of the Board of Directors and for an article, produce or process, which has been reported to the thus important by not less than three ludges, and whose report shall be based solely on comparative tests with the best machines, products or processes, before used for the same purpose, which report must also have the unanimous approval of the Board of Managers."

Your motives in throwing the weight of your great personal influence thus early in advance of any examination or report of experts or judges, in lavor or granting the highest award of the American Institute for an article not for sale in the market, and demonstrated only by experiments, in which it was reported that there had been many failures, no one questioned. Previous to and after the judges' report was received by the Board of Managers, individually, in favor of this award such as was never before attempted in the history of the Institute, so far as we are aware. You failed to convince the Board of Managers individually, in diavor of this award such as was never before attempted in the history of the Institute, so far as we are aware. You failed to convince the Board of Managers that the "Great Medal" should be awarded, but by persistent personal effort on the part of yourself and the company, and the great respect in which you were heid by the Managers, that Board was induced to recommend, by barely the number of votes needed, that the "Medal of Progress" be awarded, and the report of the judges, together with the recommendation, was placed before the "Board of Uirceton," of which you were we a member.

The following is the bylaw governing this award.

**This medal (or gold) is to be awarded only to the dis-

Progress' be awarded and the report of the ludges, to state of Direction," of which you were a member. The following is the byiaw governing this award, viz.—
The following is the byiaw governing this award, viz.—
This medal (of gold) is to be awarded only to the discoverer or inventor of a machine, product or process on exhibition, which shall be adjudged so important as temake a decrided advance and great improvement, and be satisfactorily shown to be a discovery or invention of the first order of importance and value in science or take the industrial arts. It can only be awarded by a two-thirds vote of the Board of Direction, after it shall have been reported upon it may be a subject of the first of the same purpose, and after said report shall also estimate its merits comparatively with other machines, products or processes used for the same purpose, and after said report shall have been encommendations for the same purpose, and after said report shall have been so the Board of Direction at the same time, being all the recommendations for this medal for exhibits at that the same of the Board of Direction at the same time, being all the recommendations for this medal for exhibits at that it. The judges' reports in three of the cases were found to be incomplete, one of the defects being that there were no estimates of comparative merits, as researched the defects of the omissions from this reports be supplied. The metalline was one of the three cases, and you made an appeal to this Board to make an exception in favor of this article, Dringing forward a large package of letters and certificates, which, you claimed, covered the defects in the judges' report. You stated that you were taking a special interest in this award because the company was represented the office of the Board of Managers, where a silver medal was awarded to violate the bylaw governing the award of this medal, and the report of this article went back with the others. It appears that, on untref incoming the word of the Board of Managers, whic

ORESTES CLEVELAND, Pro CRARLES H. CLAYON, Secretary protes.
The above letter was unanimously approved at a regular meeting of the Board of Managers, the statements, adopted so far as they relate to this Board, and the officers, on motion, were directed to sign it on behalf of the managers. NATBANC, ELY, Chairman. JOHN W. CHAMBERS, Secretary.

CORONERS' CASES.

William Mortimer, a laboring man, forty-two age, on Friday morning fell dead in front of No. 76 South street, while en route to his restdence, No. 64 Oliver street. The body was taken home and Coroner Croker notified.

born in Ireland, on Saturday morning fell dead in the hallway of house No. 494 Green wich street. The body was sent to the Morgue and Coroner Croker notified.

Charles Kyeitz, a boy seven years of age, dieds suddenly early yesterday morning, at the rest-dence of his parents, No. 387 Bleecker street, from causes unknown. An inquest will be held by Corner Croker.

causes unknown. An inquest win be nead by Coreonor Croker.
Patrick Davis, aged fity years, and born in Ireland, died suddenly at No. 524 West Thirty-ninta
screet. without medical attendance. Corones
Croker was notified.
The body of the boy who was crushed between
a boat and the bridge at the Cortiandt street ferry
on Friday morning has been identified at the
Morgue as that of Richard Pascoe, who worked as
No. 12 Dey street and fived in Hudson City, N. J.

WANTED TO PURCHASE.

COUNTERS WANTED—ONE BAR COUNTER, 2 feet: one Lunch Counter and one Oyster Counter must be good and uniform or nearly so. Address J. R., box 126 Herald office. TO ELECTROTYPES:—I WANT TO PURCHASE A small electrotype Foundry. Any electrotyper desirons to sell or who wishes to make arrangements to read move the same South can hear of a good opportunity by calling on FARMER, LITTLE & CO., at 10 A. M., or Monday, February 1.

WANTED—A SECOND HAND APPARATUS FOR manufacturing soda water with appurtenances complete. Apply or address, stating price and description, J. M. C., No. 188 Bloomfield street, Hobosen, N. J. WANTED TO PURCHASE—A LARGE STOCK OF Merchandise, for which will be given good city Mortrages and some cash if required. Owner, LICHTEN STEIN, 14 East Forty-fourth street.

A RELIABLE, CULTIVATED, WEALTHY GENTLE ish lady, not over 20 years of age, matrimonally inclined; only serious and explicit answers noticed. Address, for one week, VERITAS, box 133 Herald Uplows Branch office.

A Standing reputation and address GOOD, SOCIAL A standing, reputation and address, and owning some ments with a view to meet a lady of similar endownents with a view to matrimony, she must be tail, well developed and of good moral character. Andress H. W. R., iternald Uptown Branch office.

MATRIMONIAL ADVERTISER, NO. 23, CONTAINS the portraits of Clara and Lumite and about 50 other candidates for unartimony. Price II cents. Address PUBLISHER, box 2,550 New York Fost office.

MARBLE MANTELS. A T GREATLY REDUCED PRICES.

An extensive stock of Slate and Marble Mantels,
Wash Trays and Slate Work of every description.
PENRHYN SLATE COMPANY,
Union square, Fourth avenue and Seventeenth st. N. Y.

AT GREATLY REDUCED PRICES—AN EXTENSIVE Stock of Marble and Marbleized Mantels and all other marble work; Marble Turning for the trade. A kLABER, 154 East Eighteenth street, near Third av. A GREAT REDUCTION IN PRICES OF MARBLE MODULEMENT HEAD OF MARBLE MODULEMENT HEAD OF MARBLE MODULEMENT HEAD OF MARBLE MARKET A CO. S Steam Marble Works, Nos. 217 to 227 West Fifty-first street. near Broadway.

STEWART'S SLATE MANTELS, MARBLE AND WOOD SMARTELS, rich and elegant designs, at the lowest prices 20 and 222 west Twonty-third street, between Sevents and Eighth avenues.

THE METROPOLITAN PRINTING ESTABLISHMENT is at 215 Broadway, in the Merald Building.